

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/23/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karla Trujillo
fka Karla Talley, fka Karla Miller
2072 W. 5745 N. unit B
St. George, UT 84770

Case Number:
14-31284 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-9041

Attorney for Debtor(s) (name and address):

Bryan Adamson
The Justice Firm Legal, L.L.C.
132 West Tabernacle
St. George, UT 84770
Telephone number: 435-986-8386

Bankruptcy Trustee (name and address):

Michael F. Thomson tr
Dorsey & Whitney LLP
136 South Main Street
Suite 1000
Salt Lake City, UT 84101-1685
Telephone number: (801) 933-7360

Meeting of Creditors

Date: **December 12, 2014**

Time: **9:30 am**

Location: **Blvd.Ofc. Bldg., Justice Crt.Entr., 87 N. 200 E.,3rd Flr., St. George, UT 84770**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/10/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 11/12/14

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

United States Bankruptcy Court
District of Utah

In re:
Karla Trujillo
Debtor

Case No. 14-31284-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: ma
Form ID: rab9a

Page 1 of 2
Total Noticed: 37

Date Rcvd: Nov 12, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2014.

db +Karla Trujillo, 2072 W. 5745 N. unit B, St. George, UT 84770-5956
9566676 +American Fork Hospital, 170 N 1100 E, American Fork, UT 84003-2961
9566678 +Autovest LLC, 26261 Evergreen Rd, Suite 390, Southfield, MI 48076-4447
9566679 +BMG Rentals, 3780 South West Temple Bldg.B, Salt Lake City, UT 84115-4430
9566682 +CBE Healthcare, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
9566680 +Cannon Law Associates, 8619 S. Sandy Parkway, Suite 111, Sandy, UT 84070-6404
9566688 +Dixie Power, 145 W Brigham Rd, St George, UT 84790-7974
9566689 +Enhanced Recovery Company, P O Box 57547, Jacksonville, FL 32241-7547
9566690 +Fifth District Court of Utah, 206 West Tabernacle, Saint George, UT 84770-2400
9566692 +Intermountain Health Care, P.O. Box 410400, Salt Lake City, UT 84141-0400
9566697 +Mark Trujillo, 2072 W. 5745 N. Unit C, st george, UT 84770-5956
9566699 +Mountain land collection, P O Box 1280, American Fork, UT 84003-6280
9566700 +Mountainland Collections, P.O. Box 1280, American Fork, UT 84003-6280
9566701 +New Mexico Gas Company, 4625 Edith Blvd NE, Albuquerque, NM 87107-4042
9566706 Outsource Receivables, 327 24th St., Ste. 300, Ogden, UT 84401
9566708 +Pinnacle Credit Service, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045
9566711 St George Radiology, P O Box 657, Orem, UT 84059-0657
9566712 Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
9566715 US Dept Of Education, Po Box 4222, Iowa City, IA 52244
9566714 +Unifund, 10625 Techwoods Cir, Cincinnati, OH 45242-2846
9566716 +Utah Radiology, 1034 N 500 W, Provo, UT 84604-3380
9566717 +Verizon Wireless, Verizon Wireless Bankruptcy, 500 Technology Drive suite 550, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

tr E-mail/Text: badamson@dixielegal.com Nov 13 2014 03:58:01 Bryan Adamson,
The Justice Firm Legal, L.L.C., 132 West Tabernacle, St. George, UT 84770
EDI: BMFTHOMSON.COM Nov 13 2014 03:23:00 Michael F. Thomson tr, Dorsey & Whitney LLP,
136 South Main Street, Suite 1000, Salt Lake City, UT 84101-1685
9566674 +EDI: AARGON.COM Nov 13 2014 03:23:00 Aargon Agency Inc, 3025 w Sahara,
Las Vegas, NV 89102-6094
9566675 +EDI: AARGON.COM Nov 13 2014 03:23:00 Aargon Collection Agency, 3025 West Sahara Ave,
Las Vegas, NV 89102-6094
9566686 EDI: CITICORP.COM Nov 13 2014 03:23:00 Citibank, Attn: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195
9566687 +E-mail/Text: ned_fre-bankruptcies@cable.comcast.com Nov 13 2014 04:00:03
Comcast Cable Communications, 1500 Market Street, Philadelphia, PA 19102-2100
9566696 +E-mail/Text: nparsons@abeomed.com Nov 13 2014 03:58:59 Lone Peak Anesthesia, 170 N 1100 E,
American Fork, UT 84003-2096
9566698 EDI: MID8.COM Nov 13 2014 03:23:00 Midland Funding LLC, 8857 Aero Dr 200,
San Diego, CA 92123
9566702 +E-mail/Text: bankruptcy@onlineis.com Nov 13 2014 04:00:00 Online Collections,
P O Box 1489, Winterville, NC 28590-1489
9566703 +E-mail/Text: bkcorrespondence@oorcm.com Nov 13 2014 03:59:59 Optimum Outcomes, Inc,
2651 Warrenville Rd., Suite 500, Downers Grove, IL 60515-5559
9566709 EDI: PRA.COM Nov 13 2014 03:23:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
9566710 +E-mail/Text: bankruptcy@gopfs.com Nov 13 2014 04:00:13 Prestige Financial, PO Box 26707,
Salt Lake City, UT 84126-0707
9566713 EDI: AISTMBL.COM Nov 13 2014 03:23:00 T Mobile, PO Box 37380,
Albuquerque, NM 87176-7380
9566718 EDI: WFFC.COM Nov 13 2014 03:23:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IN 50306-0335
9566719 +EDI: WFFC.COM Nov 13 2014 03:23:00 Wells Fargo Recovery, Macq 2123-013, Pob 94423,
Albuquerque, NM 87199-4423

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9566677* +American Fork Hospital, 170 N 1100 E, American Fork, UT 84003-2961
9566683* +CBE Healthcare, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
9566684* +CBE Healthcare, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
9566685* +CBE Healthcare, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
9566681* +Cannon Law Associates, 8619 S. Sandy Parkway, Suite 111, Sandy, UT 84070-6404
9566691* +Fifth District Court of Utah, 206 West Tabernacle, Saint George, UT 84770-2400
9566693* +Intermountain Health Care, P.O. Box 410400, Salt Lake City, UT 84141-0400
9566694* +Intermountain Health Care, P.O. Box 410400, Salt Lake City, UT 84141-0400
9566695* +Intermountain Health Care, P.O. Box 410400, Salt Lake City, UT 84141-0400
9566704* +Optimum Outcomes, Inc, 2651 Warrenville Rd., Suite 500, Downers Grove, IL 60515-5559
9566705* +Optimum Outcomes, Inc, 2651 Warrenville Rd., Suite 500, Downers Grove, IL 60515-5559

District/off: 1088-2

User: ma
Form ID: rab9a

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Total Noticed: 37

Date Rcvd: Nov 12, 2014

9566707 ##+Outsource Receivables MG, 3017 Taylor, Ogden, UT 84403-0913

TOTALS: 0, * 11, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2014 at the address(es) listed below:

Bryan Adamson on behalf of Debtor Karla Trujillo badamson@dixielegal.com,
rcampbell@dixielegal.com

Michael F. Thomson tr thomson.michael@dorsey.com, UT17@ecfcbis.com;montoya.michelle@dorsey.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3